



City of Encinitas

July 11, 2014

FIRST LAST
ADDRESS
CITY, STATE ZIP

Dear Beneficiary of a Former Employee:

The privacy and security of personal information is of utmost importance to the City of Encinitas and San Dieguito Water District, and we take significant measures to protect it.

Regrettably, I am writing to inform you that the City of Encinitas and San Dieguito Water District recently were made aware that a Cal-PERS payment document containing social security numbers with corresponding employee and former employee names had inadvertently been made accessible to the public on the City's website on or about **May 13, 2014 to July 3, 2014**. Based on our research, we found the exposure has been limited to (16) people that accessed the document during that period. Immediately after becoming aware, the document was removed and is no longer accessible. We have taken necessary steps to improve our processes and systems to prevent this from happening again.

The document contained information of employees and former employees who were enrolled in Cal-PERS during the following timeframes:

- City of Encinitas – July 1993 – October 2011
- City of Encinitas Fire Safety/Fire Protection District – July 1986 – October 2011
- San Dieguito Water District – July 1989 – October 2011

While we cannot determine whether the information has been misused by any unauthorized person, as a precautionary measure, we are providing you with a **free one-year membership in ProtectMyID Alert™ from ConsumerInfo.com, Inc. an Experian®** company to provide you with world-class credit monitoring capabilities and in-depth assistance in identity theft protection. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly. **Instructions on ProtectMyID Alert and how to activate your complimentary one-year membership, is included as part of this letter along with your specific personal activation code. (See page 3 of this letter)**

In addition to the one year free service provided above, please be advised that you have several other resources that are available to help you protect your personal information and suggest you monitor your accounts for suspicious activity.

Free Credit Report

You are entitled to receive your credit report from each of the three national credit reporting agencies once per year, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain your free annual credit report from each of the national credit reporting agencies by visiting <https://www.annualcreditreport.com/index.action> or by calling 877-322-8228 or by mailing your request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you receive your credit report(s), please review them carefully. Look for any accounts you did not open, requests for your credit report from anyone that you did not apply for credit with, or inaccuracies regarding your personal identifying information, such as your home address or social security number. If you see anything you do not understand or that is incorrect, contact the appropriate credit reporting agency using the contact information on the credit report or listed below and ask them to have information relating to fraudulent transactions deleted:

Experian
P.O. Box 9554
Allen, TX 75013
www.experian.com
888-397-3742

Equifax
P.O. Box 740256
Atlanta, GA 30374
www.equifax.com
800-525-6285

TransUnion
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com
800-680-7289

Additionally, you can obtain information from the Federal Trade Commission about taking steps to avoid identity theft at <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>.

Please accept our sincere apologies for this incident. We regret any inconvenience this incident may cause you, and we encourage you to take advantage of the services we have arranged for you. We are committed to maintaining the privacy of our employees and former employees' information and are taking precautions to safeguard it. If you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact Courtney Barrett at 760-633-2631 or Jace Schwarm at 760-633-2636.

Sincerely,



Gus Vina
City Manager

GV:js

ProtectMyID Alert Enrollment Information

LAST NAME

1. **You Must Enroll By:** **10/22/14**
2. **ProtectMyID Web Site:** www.protectmyid.com/redeem or call **877-371-7902** to enroll
3. **Your Activation Code:** **CODE**
4. **If enrolling by phone, Reference Engagement #PC86816**
5. **Please note, when registering and enrolling for protection use your impacted family member's social security number.**

Once your ProtectMyID Alert membership is activated, the credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID Alert on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID Alert provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID Alert will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

Your complimentary One Year ProtectMyID Alert membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Daily Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **\$1 Million Identity Theft Insurance*:** As a ProtectMyID Alert member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID Alert is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID Alert, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

